

What is claimed is:

1. A new method for determining a level of crop insurance for a producer that reduces the risk the producer will be either overinsured or underinsured, the method comprising:
 - estimating future expenses for the producer for a predefined period;
 - calculating a break even point as the total of the estimated future expenses;
 - providing a production yield history for the producer;
 - providing a crop insurance unit guarantee; and
 - determining a level of crop insurance for the producer based upon the production yield history, the crop insurance unit guarantee, and the break even point, such that the level of crop insurance provides an assured income substantially equal to the break even point.
2. The method of claim 1 wherein the predefined period is a calendar year.
3. The method of claim 1 wherein the estimated future expenses include crop expenses.

4.

The method of claim 3 wherein the crop expenses include corn expenses.

5.

The method of claim 3 wherein the crop expenses include soybean expenses.

6.

The method of claim 3 wherein the estimated future expenses include expenses shared across two or more crops.

7.

The method of claim 1 wherein the estimated future expenses include crop expenses and livestock expenses.

8.

The method of claim 1 wherein the production yield history is provided on a bushel per acre unit basis.

9.

The method of claim 8 wherein the production yield history is an actual production history (APH).

10.

The method of claim 1 wherein the crop insurance unit guarantee is a monetary guarantee per bushel.

11.

A method for managing the finances of an agricultural producer to help maximize profitability, the method comprising:

collecting information from the producer concerning the producer's estimated future income and expenses for a predefined period;

tracking actual income and expenses for the producer on a periodic basis;

updating the estimated future income and expenses with the actual income and expenses;

computing a profitability for the producer to reflect the actual income and expenses and the future income and expenses;

during the predefined period, monitoring disparities between the estimated future income and expenses and the actual income and expenses; and

advising the producer regarding profitability on an ongoing basis during the predefined period.

12.

The method of claim 11 wherein the producer is a crop producer.

13.

The method of claim 11 wherein the predefined period is a calendar year and the periodic basis is a monthly basis.

14.

The method of claim 11 further comprising the step of creating a report for the producer that includes the actual income and expenses, the estimated future income and expenses, and the estimated profitability for the predefined period.

15.

A method of providing financial management services for

an agricultural producer to help maximize profitability, the method comprising:

providing a software article on a computer readable medium

for tracking income, expenses and profitability;

collecting information from the producer concerning the

producer's estimated future income and expenses for a predefined period;

entering the producer's estimated future income and expenses into the software article; tracking actual income and expenses for the producer on a periodic basis; updating the estimated future income and expenses with the actual income and expenses using the software article; using the software article, monitoring disparities between the estimated future income and expenses and the actual income and expenses; and generating a report from the software article that includes the actual income and expenses, the estimated future income and expenses, and an estimated profitability for the predefined period.

16.

The method of claim 15 wherein the producer is a crop producer.

17.

The method of claim 15 wherein the predefined period is a calendar year and the periodic basis is a monthly basis.

18.

The method of claim 15 wherein the software article is a computerized spreadsheet.

19.

A financial management method for use with a crop producer to help maximize profitability, the method comprising:

collecting information from the producer concerning the producer's estimated future income and expenses for a predefined period;

determining a profitability goal for the producer;

tracking actual income and expenses for the producer on a periodic basis;

updating the estimated future income and expenses with the actual income and expenses;

calculating a present break even point as the total of the actual expenses and the estimated future expenses;

during the predefined period, calculating the profitability of a sales contract based upon the present break even point;

comparing the profitability of a sales contact with the profitability goal for the producer; and

determining whether to enter into the sales contract based upon the comparison of the profitability of the sales contract with the profitability goal.

20.

The method of claim 19 wherein the predefined period is a calendar year and actual income and expenses are tracked on a monthly basis.

21.

A new method for providing integrated financial management services for crop producers comprising:

providing crop insurance services, including an evaluation of the proper level of crop insurance where the producer is neither overinsured nor underinsured;

providing financial management services, including an ongoing analysis of break even points and profitability; and

providing marketing services, including an evaluation as to the profitability of a potential sales contract based upon current data from the financial management services.

22.

A software article for use in determining a level of crop insurance for a producer, the software article comprising:

a computer readable signal-bearing medium;

means in the medium for projecting expenses for the producer for a predefined period;

means in the medium for computing a break even point as the total of the projected expenses for the predefined period; and

means in the medium for determining a level of crop insurance for the producer based upon a production yield history, a crop insurance unit guarantee, and the breakeven point, such that the level of crop insurance provides an assured income substantially equal to the break even point.

23.

The software article of claim 22 wherein the software article is a spreadsheet.

24.

The software article of claim 22 wherein the software article is an internet browser-based application.

25.

The software article of claim 22 wherein the medium is a recordable data storage medium.

26.

The software article of claim 22 wherein the medium is a modulated carrier signal.

27.

The software article of claim 22 wherein the signal is a transmission over a global computer network.

28.

The software article of claim 22 wherein the transmission is a signal over a wireless network.

29.

A software article for use in managing the finances of an agricultural producer to help maximize profitability, the software article comprising:

means in the medium for projecting income and expenses for the producer for a predefined period;

means in the medium for tracking actual income and expenses for the producer;

means in the medium for updating the projected income and expenses with actual income and expenses; and

means in the medium for computing a profitability for the producer to reflect the actual and projected income and expenses.

30.

The software article of claim 29 further comprising means in the medium for monitoring disparities between the projected and actual income and expenses.

31.

The software article of claim 29 wherein the software article is a spreadsheet.

32.

The software article of claim 29 wherein the software article is an internet browser-based application.

33.

The software article of claim 29 wherein the medium is a recordable data storage medium.

34.

The software article of claim 29 wherein the medium is a modulated carrier signal.

35.

The software article of claim 29 wherein the signal is a transmission over a global computer network.

36.

The software article of claim 29 wherein the transmission is a signal over a wireless network.

37.

The method of claim 29 wherein the predefined period is a calendar year and actual income and expenses are tracked on a monthly basis.